



## Commonwealth of Kentucky Public Protection Cabinet

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FOR IMMEDIATE RELEASE

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### **INSURERS TO APPEAR AT “FACT-FINDING” HEARING** *Commissioner wants facts on decision not to write “child-only” policies*

**FRANKFORT, Ky. (Sept. 28, 2010)** - All health insurers writing in Kentucky's individual market have been ordered to appear at a “fact-finding” hearing held by the Kentucky Department of Insurance to explain the decision not to write “child-only” coverage.

Kentuckians needing individual health insurance policies for children under age 19 were guaranteed the right to purchase coverage without pre-existing condition exclusions beginning Sept. 23. This market reform is part of the federal Patient Protection and Affordable Care Act.

However, parents found that no insurer in Kentucky is offering “child-only” policies, effective Sept. 23. The companies must continue to renew existing policies.

“I am very concerned about the effect this will have on Kentuckians, particularly children with pre-existing health conditions, and the possible damage to Kentucky's health insurance market,” said Kentucky Insurance Commissioner Sharon P. Clark.

Commissioner Clark notified the companies earlier today that they will be required to appear at the Department of Insurance on Oct. 13 at 1:30 p.m.

Clark said that all Kentucky children who need these “child-only” policies may have to turn to Kentucky Access, the state's high-risk pool, for coverage, even if they are healthy.

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**Hearing  
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“An influx of new members in that pool could prove disastrous,” Clark said. “The current budget of Kentucky Access could not sustain the entry of several hundred children per month. The extra demands on Kentucky Access are not in the public interest.”

Kentucky Access also will provide information at the hearing.

Another coverage option could be the temporary federal Pre-existing Condition Insurance Program. However, Clark noted that eligibility requirements for that pool include being uninsured for at least six months and having a high-cost condition.

She also said parents may want to contact their employers for other coverage options, including dependent coverage, and should check for eligibility in the Kentucky Children’s Health Insurance Program.

The public may submit written comments to Public Hearing Comments, Kentucky Department of Insurance, PO Box 517, Frankfort, KY 40602.

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